



AF/2177 61

Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Chapman, et al.)
SERIAL NO.: 09/852,597)
FILED: May 10, 2001)
FOR: Systems and Methods for)
Notifying a Consumer of Changes)
Made to a Credit Report)

ART UNIT: 2177

EXAMINER: Rayyan, Susan

RECEIVED

AUG 10 2004

Technology Center 2100

Attorney Docket No.: E1001/251209

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on August 5, 2004.


Christopher J. Chan

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R. 1.116

Madam:

In response to the final Office Action mailed on May 10, 2004, Assignee submits the enclosed remarks. Kindly consider the appended remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

Conclusion begins on page 16 of this paper.

do not enter
8/11/04